

Cobb County Government Employee Benefits

Full-time employees of Cobb County are offered a comprehensive benefits package to meet their personal needs. Benefits listed below are for full-time employees unless otherwise indicated.

Health and Welfare Benefits

Health Insurance - You may enroll in one of three health plans offered by Blue Cross Blue Shield of Georgia (*see the following page for more information*).

Dental Insurance - Dental insurance through CIGNA Healthcare is provided at no cost to you. Family coverage may also be elected for an additional cost (*see the following page for more information*).

Life Insurance - A life insurance benefit with a value equal to 2 times your basic annual earnings is automatically provided at no cost. You will need to designate a beneficiary. You may also elect to increase your life insurance an additional 1 times annual salary and may elect spouse and dependent coverage for an additional cost.

Long Term Disability - Provides 60% of your salary if you experience a long term disability resulting from accidental injury or illness. Long term disability is provided at no cost to you. A 10% "buy-up" option is also available for an additional cost. Benefits begin after 6 months of disability.

Flexible Spending Accounts Program (Cafeteria Plan) - Offers you a way to set aside pre-tax dollars to pay for out-of-pocket expenses for health care and dependent child care.

Leave and Holidays - You will receive 10 paid holidays per year and will also accrue sick and annual leave. Annual leave accrual begins after 6 months of employment.

Life Balance - This program offers confidential counseling and referral services to help with life issues. Three (3) free visits per situation per year are available to you and your family at no cost. *Available to part-time employees.*

Supplemental Benefits

Supplemental Insurance - Supplemental insurance policies offer additional coverage for you and your family (i.e., short term disability, intensive care, cancer and more). The cost of the policy depends on your choice of coverage.

Retirement Planning

Cobb County Government Employees' Pension Plan - Full-time employees are automatically enrolled in the pension plan which requires a **pre-tax, mandatory employee contribution** (currently **4.5%*** of salary). Employees are vested after seven years of credited service.

** Employee and employer contributions to the pension plan are subject to change.* For more information, visit the following web site: <http://hr.cobbcountyga.gov/pension-fund>.

The annual retirement benefit calculation formula uses the Final Average Earnings (defined as the average of the highest three (3) consecutive years, within the seven (7) years prior to the employee's termination of employment) times a multiplier of 2.5% times the number of years and months of credited service. Note: Prior service which has been restored to the employee may be calculated at a different percentage rate. Example: Final Average Earnings = \$45,000 x 2.5% = \$1,125 x 30 years of service = \$33,750 Annual Benefit.

Additional Retirement Savings - Optional retirement savings programs provide you with ways to supplement your retirement income such as the 457 Deferred Compensation Program and Roth IRA. *These additional retirement savings options are available to part-time employees.*

Life Style Benefits

C-MAR Credit Union specializes in serving government employees and offers convenient banking services through payroll deduction. For more information, visit their web site at: <http://www.cmarcu.org>. *Available to part-time employees.*

Health Place - You may become a member of the fitness program at Wellstar Kennestone Hospital's Health Place at reduced rates available through payroll deduction. *Available to part-time employees.*

Cobb County Aquatic Centers - There is no charge for employees who want to use the Cobb County Aquatic Centers. Nominal daily fees apply for classes and for family members. *Available to part-time employees.*

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Retirement Planning

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Health Insurance (for full-time employees only)

You may select coverage from three different types of health care plans: **Blue Choice PPO**, **Open Access Point of Service (OAPOS)**, or **Blue Choice HMO**. Below is a brief summary of each plan.

The PPO and OAPOS Option allows you the freedom to use doctors in their respective networks and receive in-network benefits or choose a doctor outside of the network at a reduced benefit. The HMO Option requires the selection of a Primary Care Physician (PCP) and most specialist care must be approved by a referral from the PCP; there is no payment to providers outside the network.

Premiums are based on a bi-weekly paydate and are pre-tax.	BLUE CHOICE PPO and OAPOS Employees may elect coverage for: Single, Single +1, or Family		BLUE CHOICE HMO Employees may elect coverage for: Single, Single +1, or Family
SERVICE PROVIDED	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK ONLY
Deductible (Calendar Year)	\$300 Single \$900 Family	\$400 Single \$1,200 Family	None
Out-Of-Pocket Maximum (Annual)	\$1,500 Single \$3,000 Family	\$3,000 Single \$5,000 Family	\$1,000 Single \$2,000 Family
Physician Services (Non-surgical)	100% After \$20 Co-Pay	40% After Deductible	100% After \$15 Co-Pay
Routine Physical (Includes lab and X-ray)	100% After \$20 Co-Pay	100% up to \$100 Maximum per calendar year	100% After \$15 Co-Pay
Medco Health Prescription Drug Plan	Pharmacy: \$10 for Preferred Generic; \$20 for Preferred Brand; \$35 for Non-Preferred. Mail Order (90-day supply): \$17.50 for Preferred Generic; \$35 for Preferred Brand; \$60 for Non-Preferred.		

Dental Insurance (for full-time employees only)

Dental insurance, through CIGNA Healthcare, is provided at no cost to eligible employees. Family coverage may be elected at an additional cost with a pre-tax payroll deduction. The plan allows you to use any dentist, however, if a network provider is used, charges for provider services may be less.

CIGNA Dental	
Annual Deductible	\$50/Single; \$150/Family
Annual Benefit Maximum	\$1,000/Person